

## 20 Important Reasons Why You Need Owner's Title Insurance



These are just some of the hidden title risks that would not be disclosed by even the most meticulous title search, but are covered by an Owner's policy of title insurance:

1. Forgery
2. Fraud in the execution of documents
3. Undue influence on a grantor of a deed
4. False impersonation by someone purporting to be the owner of the property
5. Errors in surveys
6. Undisclosed or missing heirs
7. Wills not properly probated
8. Misinterpretation of wills and trusts
9. Mental incompetence of a grantor of a deed
10. Transfer of title by a minor
11. Heirs born after the execution of a will
12. Incorrect legal descriptions
13. Non-delivery of deeds
14. Unsatisfied claims not shown on the record
15. Deeds executed under expired or false powers of attorney
16. Confusion due to similar or identical names
17. Dower or courtesy rights of spouses of former owners
18. Incorrect indexing of the land records
19. Clerical errors in recording legal documents
20. Delivery of deeds after the death of the Grantor

## Why You Need Owner's Title Insurance



[www.nationalagency.fntg.com](http://www.nationalagency.fntg.com)



**Home.** The place where you live is also one of your most valuable possessions. But did you know that ownership of your home could be threatened — or taken away from you — even if you've paid for the property and received a deed?

## What Is Title Insurance?

Owner's title insurance protects your right to your home.

By searching, clearing and insuring the title to your home before you buy it, your owner's title policy offers protection for your property rights for as long as you and your heirs own your home.

If ownership of your property ever comes into question, an owner's title insurance policy protects you from expensive legal problems that could result in the loss of your home.

## Protect Yourself and Your Family with the Security of Owner's Title Insurance

We diligently search public records for documents associated with the property and provide you with an expert, interpretive view of the impact of all recorded matters on the property's title.

If our title search reveals recorded defects, liens or encumbrances upon the title, such as unpaid taxes, unsatisfied mortgages, easements, restrictions or other impediments, these are reported to you prior to your purchase of the property.

We offer solutions to resolving these impediments so you own your property free and clear at closing.

## How Title Insurance Works

As property changes hands, mistakes and irregularities — often made long before you expressed interest in the property — can place your ownership in dispute. The seller may have...

...Avoided disclosure of using the property as collateral for an unpaid loan.

...Fraudulently claimed to be the sole owner.

...Failed to pay real estate taxes.

Even a simple mistake in the recording of legal documents, improper execution of legal instruments or the reappearance of undisclosed or missing heirs can result in the loss of your home.

## Get The Complete Ownership Security You Need with Our Four Pillars of Protection:

### SERVICE

The experience and dedication of our full-service, nationwide network of professionals assure you of an expert title search and examination and an accurate, timely closing.

### SECURITY

We're leaders in combating mortgage fraud to help protect you against those who misrepresent themselves or the property or who attempt identity theft.

### TECHNOLOGY

We hold the industry's largest collection of real estate-related data, documentation and public record information. Using comprehensive, intuitive technology tools and rapid communications, our professionals can quickly and securely search and clear property titles.

### TRUST

Home buyers trust our passionate commitment to helping consumers understand the steps, fees and requirements of real estate transactions. Our open process and availability to answer all your questions provide the clarity you need about what is often your largest and most valuable purchase.

## Title Insurance: The Ultimate Property Protection

If ownership of your property is ever challenged, your title company will defend your possession of the property — and assume the legal costs of that defense — for as long as you and your heirs own the property. What's more, if any challenge to your property's title proves to be legitimate, your title company will pay for your losses, just as your title insurance policy provides.

## Fulfilling the Dream of Homeownership

Whether it's picking out paint chips, planting a new garden or unpacking all the boxes, making your house a home is a priority.

When that dream is finally realized, why wouldn't you take every precaution to protect it?

Our business is protecting ownership of your property: often the largest financial transaction you'll make in your life. For a relatively low, one-time premium, you're protected against legal problems over property rights that could cost tens of thousands of dollars — even the loss of your home. Dollar for dollar, an owner's title insurance policy is one of the most cost-efficient forms of insurance for homeowners. Best of all, your one-time premium protects you for as long as you or your heirs own your property.



For the best home ownership protection or to answer any questions, visit one of our authorized title insurance agents.

